

In the Claims

1 – 9. (Canceled)

10. (Currently Amended) An invoice having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said invoice **to which a computer device presented therewith can establish a link.**

11. (Original) The invoice of claim 10 wherein the indicia includes an identifier that is associated with said on-line computer address through a database record.

12. (Original) The invoice of claim 10 wherein the binary data represents said on-line computer address.

13. (Original) The invoice of claim 10 wherein said indicia comprises a steganographic digital watermark.

14. (Original) The invoice of claim 10 wherein said indicia comprises a barcode.

15. (Currently Amended) A checking account statement having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said checking account statement **to which a computer device presented therewith can establish a link.**

16. (Currently Amended) A printed check having a steganographic digital watermark encoded thereon, said watermark representing plural bits of binary data, the binary data represented by said watermark serving to indicate an on-line computer

address associated with said check **to which a computer system presented therewith can establish a link.**

17. (Currently Amended) A computer storage medium having an electronic checkbook software program stored thereon, wherein said program incorporates, or cooperates with, software instructions that process image data to extract a steganographically-~~encode~~ **encoded** watermark payload therefrom.

18. (Previously Presented) The checking account statement claim 15 wherein the indicia includes an identifier that is associated with said on-line computer address through a database record.

19. (Previously Presented) The checking account statement of claim 15 wherein the binary data represents said on-line computer address.

20. (Previously Presented) The checking account statement of claim 15 wherein said indicia comprises a steganographic digital watermark.

21. (Previously Presented) The checking account statement of claim 15 wherein said indicia comprises a barcode.

22. (Previously Presented) The printed check of claim 16 wherein the watermark conveys an identifier that is associated with said on-line computer address through a database record.

23. (Previously Presented) The printed check of claim 16 wherein the watermark conveys said on-line computer address.

24. (New) The invoice of claim 10 wherein said binary data is operable to direct a computer system to establish a link with said computer address.

25. (New) The invoice of claim 10 wherein said binary data causes a computer system to establish a link with said computer address.

26. (New) The invoice of claim 15 wherein said binary data is operable to direct a computer system to establish a link with said computer address.

27. (New) The invoice of claim 15 wherein said binary data causes a computer system to establish a link with said computer address.

28. (New) The invoice of claim 16 wherein said binary data is operable to direct a computer system to establish a link with said computer address.

29. (New) The invoice of claim 16 wherein said binary data causes a computer system to establish a link with said computer address.